KINDERGARTEN	GRADE 1	GRADE 2	GRADE 3
The goal of social studies education is for children to develop thinking and decision-making skills that prepare them for responsible citizenship in a democratic society. Children begin to acquire these skills at the kindergarten level through learning experiences that allow them to explore their relationships with the immediate environment. This is the time when children begin to develop an understanding of time and space relationships. Kindergarten students are introduced to examples of differences and changes in their surroundings and learn to describe a sequence of events in a day. They also become familiar with geographic relationships, such as location (here, there, over, under) direction (up, down) size (big, little) and shape. Children are given opportunities to discover how people are similar and different and how people live and work together in families around the world. Kindergarten students should begin to accept responsibility for their behavior in school and to explain why rules are needed in families and at school. Children in kindergarten have the opportunity to use a variety of resources, including technology and electronic and print media, as a means of gathering, organizing, analyzing information, and answering questions. Students should have the opportunity to learn through peer interaction and participation in large and small groups, as well as through individual learning activities.	At the first grade level, students develop thinking and decision-making skills through active participation as members of their school and neighborhood. They learn to identify events and changes taking place in the school and local community and classify events as taking place "today," "yesterday," and "long ago." They explore geographic relationships in their immediate environment, make models and maps to show locations of familiar surroundings, and recognize maps and globes as representations of the Earth. First grade students have the opportunities to discuss ways in which people are alike and different and how people around the world work and use resources to meet their needs. Students in grade one learn to explain why rules are needed in groups and learn how to apply rules to different group situations. They are given opportunities to practice citizenship skills through participation in a variety of group activities.	Through active learning experiences, students in the second grade are able to apply thinking and decision-making skills within the context of their school and neighborhood. Students examine events and changes that might take place in the future. Students identify local land forms and bodies of water. They explore geographic relationships by making simple maps of the school and neighborhood. Students demonstrate that neighborhoods around the world are made up of people of diverse ages and backgrounds and explain how family and community members depend upon each other to provide for emotional needs and for goods and services. Students also identify the rights and responsibilities of members of the school and neighborhood and explain why communities have rules and laws. They should have opportunities to engage in problem solving and participate in the development of classroom rules. They should have the opportunity to use a variety of means for gathering and organizing information.	Through active learning experiences, third grade students gain knowledge and process information about their local community from a variety of resources. They identify important historical events, places, and persons from the past and make connections with their present community. Third grade students explore their own community, including its: (1) geographic location, (2) human and material resources, (3) major work and services, and (4) basic beliefs and values. Students begin to understand other communities in the state and the world through simple comparative studies. For third graders, the study of history emphasizes continuity and change. Concepts of time and space should unfold through such direct experiences as historic role playing, interviews, and the construction of simple maps and charts. Through group work and projects, students should increase communications and decision-making skills and build civic values relating to responsible community citizenship. Skills to receive special emphasis include: (1) using cardinal and intermediate directions and common map symbols; (2) locating their community, major land and water forms, and reference points on maps and globes; (3) making simple generalizations about change, both past and future, and the influence of geographic relationships; (4) giving examples of the diversity of goods and services; (5) exploring the heritage of their own and selected communities; and (6) demonstrating responsible decision-making and citizenship skills.
The Indiana's K – 8 academic standards for social studies are organized around four content areas. The content area standards and the types of learning experiences they provide to students in Kindergarten are described below. On the pages that follow, age-appropriate concepts are listed for each standard. Skills for thinking, inquiry and participation are integrated throughout.	The Indiana's K – 8 academic standards for social studies are organized around four content areas. The content area standards and the types of learning experiences they provide to students in Grade 1 are described below. On the pages that follow, age-appropriate concepts are listed for each standard. Skills for thinking, inquiry and participation are integrated throughout.	The Indiana's K – 8 academic standards for social studies are organized around four content areas. The content area standards and the types of learning experiences they provide to students in Grade 2 are described below. On the pages that follow, age-appropriate concepts are listed for each standard. Skills for thinking, inquiry and participation are integrated throughout.	The Indiana's K – 8 academic standards for social studies are organized around four content areas. The content area standards and the types of learning experiences they provide to students in Grade 3 are described below. On the pages that follow, age-appropriate concepts are listed for each standard. Skills for thinking, inquiry and participation are integrated throughout.

Standard 1 History	Standard 1 History	Standard 1 History	Standard 1 History
Students examine the connections of their own environment with the past. They begin to distinguish between events and people of the past and the present, and use a sense of time in classroom planning and participation.	Students identify continuity and change in the different environments around them, including school and neighborhood communities, and identify individuals, events and symbols that are important to our country.	Students differentiate between events that happened in the past and recently, recognize examples of continuity and change in local and regional communities, and consider ways that people and events of the past and present influence their lives.	Students describe how significant people, events and developments have shaped their own community and region; compare their community to other communities in the region in other times and places; and use a variety of resources to gather information about the past.
Historical Knowledge	Historical Knowledge	Historical Knowledge	Historical Knowledge
			3.1.1 Identify and describe Native American Woodland Indians who lived in the region when European settlers arrived. Example: Miami, Shawnee, Kickapoo, Algonquian, Delaware, Potawatomi and Wyandotte http://www.connerprairie.org/Learn-And- Do/Indiana-History/America-1800-1860/Native- Americans-In-America.aspx
K.1.1 Compare children and families of today with those from the past. Example : Compare clothing, houses, and other objects.	1.1.1 Compare the way individuals in the community lived in the past with the way they live in the present. Example: Clothing, the use of technology, methods of transportation, entertainment and customs	2.1.1 Identify when the local community was established and identify its founders and early settlers.	3.1.2 Explain why and how the local community was established and identify its founders and early settlers.
	1.1.2 Compare past and present similarities and differences in community life through different forms of media, biographies, oral histories, folklore, video images, etc. Example: Compare the roles of men, women and children; ethnic and cultural groups; types of work; schools and education in the community; and recreation.	Explain changes in daily life in the community over time using maps, photographs, news stories, Web sites or video images. Example: Changes in architecture, business/industry, transportation, community buildings, work and use of leisure time	3.1.3 Describe the role of the local community and other communities in the development of the state's regions. Example: Fort Wayne was an early trade center because of the convergence of three rivers in the area. Moving the state capitol to Indianapolis encouraged growth in the central region of Indiana.

K 4.0. Identify a sole and heating	1.1.3 Identify local people from the past who have shown honesty, courage and responsibility. Example: War veterans and community leaders 1.1.4 Identify American songs and symbols and discuss their origins. Example: Songs: "The Star-Spangled Banner" and "Yankee Doodle", Symbols: The United States Flag, the bald eagle and the Statue of Liberty	2.1.3 Identify individuals who had a positive impact on the local community.	3.1.4 Give examples of people, events and developments that brought important changes to your community and the region where your community is located. Example: Developments in transportation, such as the building of canals, roads and railroads, connected communities and caused changes in population or industry.
 K.1.2 Identify people, celebrations, commemorations, and holidays as a way of honoring people, heritage, and events. Example: George Washington; Chief Little Turtle; Abraham Lincoln, Harriet Tubman; and Martin Luther King, Jr., Thanksgiving, Columbus Day, Grandparent's Day, and birthdays. 	Identify people and events observed in national celebrations and holidays. Example: Celebrations and holidays, such as Thanksgiving; Reverend Martin Luther King, Jr. Day; Presidents' Day; Independence Day; Arbor Day; and Veterans' Day	Identify and describe community celebrations, symbols and traditions and explain why they are important. Example: Local and regional festivals, city flags and seals, and community mottos	

KINDERGARTEN	GRADE 1	GRADE 2	GRADE 3
Chronological Thinking	Chronological Thinking, Historical Analysis and Interpretation, Research	Chronological Thinking, Historical Analysis and Interpretation, Research	Chronological Thinking, Historical Analysis and Interpretation, Research
K.1.3 Identify and order events that takes place in a sequence. Example: Identify events in the school day as first, next, last, yesterday, today and tomorrow; place school events in order.	1.1.6 Develop a simple timeline of important events in the student's life. 1.1.7 Use the terms past and present; yesterday, today and tomorrow; and next week and last week to sequentially order events that have occurred in the school.	2.1.5 Develop a simple timeline of important events in the history of the school and/or school community.	3.1.5 Create simple timelines that identify important events in various regions of the state.
 K.1.4 Explain that calendars are used to represent the days of the week and months of the year Example: Use a calendar to identify days of the week and school activities and birthdays. 	1.1.8 Explain how clocks and calendars are used to measure time.	2.1.6 Create and maintain a calendar of important school days, holidays and community events.	3.1.6 Use a variety of resources to gather information about your region's communities; identify factors that make the region unique, including cultural diversity, industry, the arts and architecture. Example: Libraries, museums, county historians, chambers of commerce, Web sites, and digital newspapers and archives
	1.1.9 Distinguish between historical fact and fiction in American folktales and legends that are part of American culture Example: Johnny Appleseed, Paul Bunyan, and John Henry	2.1.7 Read about and summarize historical community events using a variety of resources (the library, digital media, print media, electronic media, and community resources). Example: Write or draw illustrations about the history of the school using photographs, archives, museums and oral histories of people in the community.	3.1.7 Distinguish between fact and fiction in historical accounts by comparing documentary sources on historical figures and events with fictional characters and events in stories. Example: Compare fictional accounts of the exploits of George Washington and John Chapman (Johnny Appleseed) with historical accounts; Compare a piece of historical fiction about Abraham Lincoln or Harriet Tubman with a primary source 3.1.8 Describe how your community has changed over time and how it has stayed the same. Example: Shawnee villages in Southern Indiana and Conner Prairie settlement

		 3.1.9 Define immigration and explain how immigration enriches community. We are a nation of immigrants; we have been heavily influenced by immigration since before the Revolutionary War E pluribus unum (out of many, one) http://greatseal.com/mottoes/unum.html Ellis Island was opened (January 1, 1892) during the administration of President Benjamin Harrison (Indiana's only President) http://www.history.com/topics/ellis-island
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KINDERGARTEN	GRADE 1	GRADE 2	GRADE 3
Standard 2 – Civics and Government	Standard 2 – Civics and Government	Standard 2 – Civics and Government	Standard 2 – Civics and Government
Students learn that they are citizens of their school, community and the United States; identify symbols of the nation; and understand the importance of being a responsible citizen who knows why rules are needed and follows them.	Students explain the meaning of government; explain why rules and laws are needed in the school and community. They identify individual rights and responsibilities, and use a variety of sources to learn about the functions of government and roles of citizens.	Students explain why communities have government and laws, demonstrate that people in the United States have both rights and responsibilities, and identify individual actions that contribute to the good of the community and nation.	Students explain what it means to be citizens of their community, state and nation; be able to identify the functions and major services provided by local governments; use a variety of resources to gather information about their local, state and national governments; and demonstrate understanding of democratic principles and practices.
Foundations of Government	Foundations of Government	Foundations of Government	Foundations of Government
 K.2.1 Give examples of people who are community helpers and leaders and describe how they help us. Example: Parents, teachers, school principal, bus drivers and policemen 	Identify rights that people have and identify the responsibilities that accompany these rights. Example: Students have the right to feel safe in the school and community and they have the responsibility to follow community safety rules.	2.2.1 Explain that the United States government is founded on the belief of equal rights for its citizens*. Example: People have the right to own property and the right of free speech. * citizen: someone with rights and responsibilities in a particular community, city, state or country	3.2.1 Discuss the reasons governments are needed and identify specific goods and services that governments provide. Example: Governments provide community services such as fire and police protection, trash and snow removal, and safe drinking water.
K.2.2 Identify and explain that the President of the United States is the leader of our country and that the American flag is a symbol of the United States.			3.2.2 Identify and know the significance of fundamental democratic principles and ideals. Example: The right to life, liberty and the pursuit of happiness
Functions of Government	Functions of Government	Functions of Government	Functions of Government
K.2.3 Give examples of classroom and school rules and explain the importance of following these rules to ensure order and safety.	1.2.2 Define and give examples of rules and laws in the school and the community and explain the benefits of these rules and laws.	2.2.2 Understand and explain why it is important for a community to have responsible government. Example: Government provides order, protects individual rights and property, provides services such as mail delivery, and helps people feel safe.	3.2.3 Identify and explain the duties of and selection process for local and state government officials who make, implement and enforce laws.
		2.2.3 Identify community leaders, such as the mayor and city council.	3.2.4 Explain that the United States has three levels of government (local, state and national) and that each level has special duties and responsibilities.

KINDERGARTEN	GRADE 1	GRADE 2	GRADE 3
Roles of Citizens	Roles of Citizens	Roles of Citizens	Roles of Citizens
 K.2.4 Give examples of how to be a responsible family member and member of a group. Example: Respecting the property and rights of others, being honest and truthful, and respecting authority* * authority: power that people have the right to use because of custom or law 	1.2.3 Describe ways that individual actions can contribute to the common good of the classroom or community. Example: Students help to keep the classroom and school clean by properly disposing of trash.	2.2.4 Describe how people of different ages, cultural backgrounds and traditions contribute to the community and how all citizens can respect these differences.	
	1.2.4 Define what a citizen* is and describe the characteristics of good citizenship. Example: Fairness, honesty, doing your personal best, respecting your beliefs and differences of others, * citizen: someone with rights and responsibilities in a particular community, city, state or country	2.2.5 Identify people who are good citizens and describe the character traits that make them admirable. * citizen: someone with rights and responsibilities in a particular community, city, state or country	a.2.5 Explain the importance of being a responsible citizen* of your community, the state and the nation. Identify people in your community and the state who exhibit the characteristics of good citizenship*. Example: Being respectful, trustworthy, practicing tolerance and working with others to solve problems * citizen: someone with rights and responsibilities in a particular community, city, state or country * citizenship: the act of practicing one's rights and responsibilities as a member of a community, state or nation
	1.2.5 Know the Pledge of Allegiance and understand that it is a promise to be loyal to the United States.	2.2.6 Discuss and explain the meaning of the Pledge of Allegiance and understand the role played by Benjamin Harrison (Indiana's only President) in promoting recitation of the Pledge by American school children; identify other ways citizens can affirm their citizenship. Example: Other ways citizens can affirm their citizenship include voting, serving in the military and volunteering to help solve community problems.	3.2.6 Explain the role citizens have in making decisions and rules within the community, state and nation such as participating in local and regional activities, voting in elections, running for office, and voicing opinions in a positive way
		2.2.7 Explain the consequences of violating laws, including punishment of those who do wrong, and the importance of resolving conflicts appropriately.	3.2.7 Use information from a variety of resources to demonstrate an understanding of local, state and regional leaders and civic issues.

KINDERGARTEN	GRADE 1	GRADE 2	GRADE 3
Standard 3 - Geography	Standard 3 - Geography	Standard 3 - Geography	Standard 3 - Geography
Students understand that maps and globes are different representations of the Earth's surface and begin to explore the physical and human geographic characteristics of their school, neighborhood and community.	Students identify the basic elements of maps and globes and explain basic facts concerning the relationship of the sun to daily and seasonal weather. They identify selected geographic characteristics of their home, school, and neighborhood.	Students locate their community, state and nation on maps and globes; identify major geographic characteristics of their local community; explore geographic relationships between the physical and environmental characteristics of their community, and compare neighborhoods in their community to those in other parts of the world.	Students explain that simple grid systems (latitude and longitude) are used to locate places on maps and globes, begin to understand the Earth/sun relationship, identify the distinctive physical and cultural features of their community, explain the geographic relationships between their own community and the state and other states within the region, and compare the geographic characteristics of their own community with communities in other parts of the world.
The World in Spatial Terms	The World in Spatial Terms	The World in Spatial Terms	The World in Spatial Terms
K.3.1 Use words related to location, direction and distance, including here/there, over/under, left/right, above/below, forward/backward and between. Example: Give and follow simple navigational directions such as walk forward ten steps, turn right and walk between the desks.	1.3.1 Identify the cardinal directions (north, south, east and west) on maps and globes.	2.3.1 Use a compass to identify cardinal and intermediate directions and to locate places on maps and places in the classroom, school and community. Cardinal directions: north, south, east and west Intermediate directions: northeast, southeast, northwest, and southwest	3.3.1 Use labels and symbols to locate and identify physical and political features on maps and/or globes.
K.3.2 Identify maps and globes as ways of representing Earth and understand the basic difference between a map and globe.	1.3.2 Identify and describe continents, oceans, cities and roads on maps and globes.	2.3.2 Locate the equator and the poles on a globe and identify the local community, state and the United States on maps.	3.3.2 Label a map of the Midwest, identifying states, major rivers, lakes and the Great Lakes.
	1.3.3 Identify and describe the relative locations* of places in the school setting. Example: The relative location of the school might be described as "across the road from the fire station" or "near the river." *relative location: the location of a place in relation to another place or places		3.3.3 Locate Indiana and other Midwestern states on maps using simple grid systems. 3.3.4 Identify the northern, southern, eastern and western hemispheres; cardinal and intermediate directions; and determine the direction and distance from one place to another

KINDERGARTEN	GRADE 1	GRADE 2	GRADE 3
Places and Regions	Places and Regions	Places and Regions	Places and Regions
K.3.3 Locate and describe places in the school and community. Example: Cafeteria, library, office, restrooms, gym and the fire station	1.3.4 Identify and describe physical features* and human features* of the local community including home, school and neighborhood. *physical features: geographic features that occur in nature, such as land and water forms, natural vegetation and wildlife *human features: features created by	2.3.3 Compare neighborhoods in your community and explain how physical features of the community affect people living there. Example: Lakes and rivers may affect the types of work and transportation done in a community. People in small communities may have to travel to larger communities to grocery	3.3.5 Explain that regions are areas that have similar physical and cultural characteristics*. Identify Indiana and the local community as part of a specific region. Example: States touching the Great Lakes are part of the Great Lakes Region. The same states are also considered part of the Midwest because of their location relative to other states. *cultural characteristics: human features, such as population, communication and transportation networks, religion and customs, and how people make a living or build homes and other structures. 3.3.6 Compare and contrast the physical characteristics of Indiana to neighboring states using words, illustrations, maps, photographs, and other resources.
K.3.4 Identify and describe the address and location of school; understand the importance of an address.	humans, such as buildings, cities, roads and farms	2.3.4 Compare neighborhoods in your community with those in other parts of the world.	3.3.7 Compare the cultural characteristics of their community within communities in other parts of the world.
Physical Systems	Physical Systems	Physical Systems	Physical Systems
K.3.5 Describe and give examples of seasonal weather changes and illustrate how weather affects people and the environment. Example: In different seasons, people wear	1.3.5 Summarize weather patterns in the community, including temperature, precipitation, cloud cover and the amount of sunlight during the different seasons of the	2.3.5 On a map, identify physical features of the local community. Example: Use maps and atlases to identify local bodies of water, crops and green spaces.	3.3.8 Identify the major climate regions of the United States and explain their characteristics
different kinds of clothing.	1.3.6 Explain the effect of seasonal change on plants, animals, and people.		3.3.9 Describe how climate and the physical characteristics of a region affect the vegetation and animal life living there. Example: Growing seasons, types of crops grown, and animal hibernation and migration

KINDERGARTEN	GRADE 1	GRADE 2	GRADE 3
Human Systems	Human Systems	Human Systems	Human Systems
 K.3.6 Identify and compare similarities and differences in families, classmates, neighbors and neighborhoods, and ethnic and cultural groups. Example: Use newspapers, yearbooks, local Web sites and photographs to show the similarities and differences in family customs and celebrations, clothing, houses, work, and cultural and ethnic heritage. 	1.3.7 Draw simple maps using symbols that show how space is used in familiar areas such as the classroom, the school, and the neighborhood Example: Draw simple maps of the school setting that show the playground and different parts of the school building. Make maps that show the location of the school office, library, gymnasium and cafeteria. 1.3.8 Compare cultural similarities and differences of various ethnic and cultural groups found in Indiana such as family traditions and customs, and traditional clothing	2.3.6 Identify and describe cultural or human features on a map using map symbols. Example: Local roads, highways, buildings, towns and parks	3.3.10 Construct maps and graphs that show aspects of human/environmental interaction in the local community, Indiana and communities within the region. Example: Identify patterns of rural, urban and suburban development, including population demographics. 3.3.11 Describe how Native Americans and early settlers of Indiana adapted to and modified their environment to survive.
Environment and Society	and food. Environment and Society	Environment and Society	Environment and Society
K.3.7 Recommend ways that people can improve their environment at home, in school, and in the neighborhood.	1.3.9 Give examples of natural resources found locally and describe how people in the school and community use these resources. Example: Water is used for cooking and drinking; trees are used to make paper and provide shelter; and soil is used to grow plants which can provide food.	Identify ways that recreational opportunities influence human activity in the community. Example: Identify parks, lakes, swimming pools, rivers and mountains that are used for recreational purposes	3.3.12 Use a variety of resources to demonstrate an understanding of regional environmental issues and examine the ways that people have tried to solve these problems.
			3.3.13 Identify and describe how human systems and physical systems have impacted the local environment. Example: List examples of changes in land use in the local community.

KINDERGARTEN	GRADE 1	GRADE 2	GRADE 3
Standard 4 - Economics	Standard 4 - Economics	Standard 4 - Economics	Standard 4 - Economics
Students explain that people do different jobs and work to meet basic economic wants and needs.	Students explain how people in the school and community use goods and services and make choices as both producers and consumers.	Students describe how people in a community use productive resources, create a variety of businesses and industries, specialize in different types of jobs, and depend on each other to supply goods and services.	Students explain how people in the local community make choices about using goods, services and productive resources; how they engage in trade to satisfy their economic wants and needs; how they use a variety of sources to gather and apply information about economic changes in the community; and how they compare costs and benefits in economic decision making.
K.4.1 Explain that people work to earn money to buy the things they want and need.	1.4.1 Identify goods (tangible objects, such as food or toys, that can satisfy people's wants and needs) that people use.	2.4.1 Define the three types of productive resources (human resources, natural resources and capital resources • Human resources (labor) describe the human work effort, both physical and mental, expended in production • Natural resources (often called land resources) refer to resources such as coal, water, trees, and land itself • Capital resources are the manmade physical resources (such as buildings, tools, machines, and equipment) used in production.	3.4.1 Give examples from the local community that illustrate the scarcity of productive resources. Explain how this scarcity requires people to make choices and incur opportunity costs*. • Scarcity: the idea that resources are limited in relation to people's wants • Productive Resources: human resources, natural resources, and capital resources used to produce goods and services • Opportunity cost: term used in economics, to mean the value of the best alternative that would have been chosen instead. For example, if a city decides to build a hospital on some vacant land, the opportunity cost is the other things that might have been done with that same land instead.
 K.4.2 Identify and describe different kinds of jobs that people do and the tools or equipment used in these jobs. Example: Use picture books, stories and software programs/games to illustrate and identify different types of jobs, as well as tools and materials used in different jobs. 	1.4.2 Identify services (actions that someone does for someone else) that people do for each other.	Identify productive resources used to produce goods and services in the community. Productive Resources: human resources, natural resources, and capital resources used to produce goods and services	3.4.2 Give examples of goods and services provided by local business and industry.

KINDERGARTEN	GRADE 1	GRADE 2	GRADE 3
 K.4.3 Explain why people in a community choose different jobs. Example: People may have different types of jobs because they like doing different things or because they are better at doing one particular type of job 	1.4.3 Compare and contrast different jobs people do to earn income.	2.4.3 Identify community workers who provide goods and services for the rest of the community and explain how their jobs benefit people in the community.	3.4.3 Give examples of trade in the local community and explain how trade benefits both parties.
K.4.4 Give examples of work activities that people do at home.	1.4.4 Describe how people in the school and community are both producers (people who use resources to provide goods or services) and consumers (people who use goods or services).	2.4.4 Explain that a price is what people pay when they buy goods or services and what people receive when they sell goods or services.	3.4.4 Define interdependence and give examples of how people in the local community depend on each other for goods and services. • Interdependence: reliance on each other to produce goods and services
	1.4.5 Explain that people have to make choices about goods and services because resources are limited in relation to people's wants and needs (scarcity).	2.4.5 Research goods and services produced in the local community and describe how people can be both producers and consumers.	3.4.5 List the characteristics of money and explain how money makes trade and the purchase of goods easier. • Characteristics of money: scarce (not easily found), durable, easy to carry and easy to divide
	1.4.6 Explain that people exchange goods and services to get the things they want and need.		3.4.6 Explain that buyers and sellers interact to determine the prices of goods and services in markets.
			3.4.7 Illustrate how people compare benefits and costs when making choices and decisions as consumers and producers. Example: When a family is deciding whether to buy a car, they have to compare the benefit of having personal transportation with the cost of buying and maintaining the car.

	3.4.8 Gather data from a variety of resources about changes that have had an economic impact on your community. Example: Invite a community leader to discuss the decision to build a bigger baseball park in the community. Use the local chamber of commerce and government Web sites to research the impact a new recreation center will have on young people and their families.
	3.4.9 Identify different ways people save their income and explain advantages and disadvantages of each. Example: Home "piggy bank," savings accounts, etc.